

117TH CONGRESS  
2D SESSION

# H. R. 1215

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IN THE SENATE OF THE UNITED STATES

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Read twice and referred to the Committee on Commerce, Science, and  
Transportation

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## AN ACT

To establish an office within the Federal Trade Commission and an outside advisory group to prevent fraud targeting seniors and to direct the Commission to include additional information in an annual report to Congress on fraud targeting seniors, and for other purposes.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

1 **SECTION 1. SHORT TITLE; TABLE OF CONTENTS.**

2       (a) **SHORT TITLE.**—This Act may be cited as the  
3     “Fraud and Scam Reduction Act”.  
4       (b) **TABLE OF CONTENTS.**—The table of contents for  
5     this Act is as follows:

See. 1. Short title; table of contents.

**TITLE I—PREVENTING CONSUMER SCAMS DIRECTED AT SENIORS**

See. 101. Short title.  
See. 102. Senior Scams Prevention Advisory Group.

**TITLE II—SENIOR FRAUD ADVISORY OFFICE**

See. 201. Short title.  
See. 202. Office for the Prevention of Fraud Targeting Seniors.

**TITLE III—BUDGETARY EFFECTS**

See. 301. Budgetary effects.

**6     **TITLE I—PREVENTING CON-****  
**7     **SUMER SCAMS DIRECTED AT****  
**8     **SENIORS****

**9     **SEC. 101. SHORT TITLE.****

10       This title may be cited as the “Stop Senior Scams  
11     Act”.

**12     **SEC. 102. SENIOR SCAMS PREVENTION ADVISORY GROUP.****

13       (a) **ESTABLISHMENT.**—There is established a Senior  
14     Scams Prevention Advisory Group (referred to in this title  
15     as the “Advisory Group”).

16       (b) **MEMBERS.**—The Advisory Group shall be com-  
17     posed of stakeholders such as the following individuals or  
18     the designees of those individuals:

(1) The Chairman of the Federal Trade Commission.

(4) The Director of the Bureau of Consumer Financial Protection.

7                         (5) Representatives from each of the following  
8                         sectors, including trade associations, to be selected  
9                         by the Federal Trade Commission:

10 (A) Retail.

## 11 (B) Gift cards.

## 12 (C) Telecommunications.

13 (D) Wire-transfer services.

14 (E) Senior peer advocates.

(F) Consumer advocacy organizations with efforts focused on preventing seniors from becoming the victims of scams.

(G) Financial services, including institutions that engage in digital currency.

## (H) Prepaid cards.

(6) A member of the Board of Governors of the Federal Reserve System.

(7) A prudential regulator, as defined in section 1002 of the Consumer Financial Protection Act of 2010 (12 U.S.C. 5481)

(8) The Director of the Financial Crimes Enforcement Network.

(c) No COMPENSATION FOR MEMBERS.—A member of the Advisory Group shall serve without compensation in addition to any compensation received for the service of the member as an officer or employee of the United States, if applicable.

11 (d) DUTIES.—

12 (1) IN GENERAL.—The Advisory Group shall—

20 (ii) include—

(II) training for employees on ways to identify and prevent senior scams;

(III) best practices for keeping employees up to date on current scams;

(IV) the most effective signage and placement in retail locations to warn seniors about scammers' use of gift cards, prepaid cards, and wire transfer services;

(V) suggestions on effective collaborative community education campaigns;

(VI) available technology to assist in identifying possible scams at the point of sale; and

(VII) other information that would be helpful to retailers, wire transfer companies, financial institutions, and their employees as they work to prevent fraud affecting seniors; and

(B) based on the findings in subparagraph

(A) =

(2) ENCOURAGED USE.—The Chairman of the Federal Trade Commission shall—

(B) encourage the use and distribution of the materials created under this subsection to prevent scams affecting seniors by governmental agencies and the private sector.

22 (e) REPORTS.—Section 101(c)(2) of the Elder Abuse  
23 Prevention and Prosecution Act (34 U.S.C. 21711(c)(2))  
24 is amended—

1                             (1) in subparagraph (A)(iv), by striking the pe-  
2                             riod at the end and inserting a semicolon;

3                             (2) in subparagraph (B), by striking the period  
4                             at the end and inserting “; and”; and

5                             (3) by adding at the end the following:

6                                 “(C) with respect to the report by the Fed-  
7                             eral Trade Commission, in relevant years, in-  
8                             cluding information on—

9                                 “(i) the newly created materials, guid-  
10                             ance, or recommendations of the Senior  
11                             Scams Prevention Advisory Group estab-  
12                             lished under section 102 of the Stop Senior  
13                             Scams Act and any relevant views or con-  
14                             siderations made by members of the Advi-  
15                             sory Group that were not included in the  
16                             Advisory Group’s model materials or con-  
17                             sidered an official recommendation by the  
18                             Advisory Group;

19                                 “(ii) the Senior Seams Prevention Ad-  
20                             visory Group’s findings about senior scams  
21                             and industry educational materials and  
22                             programs; and

23                                 “(iii) any recommendations on ways  
24                             stakeholders can continue to work together  
25                             to reduce scams affecting seniors.”.

1       (f) TERMINATION.—This title, and the amendments  
2 made by this title, ceases to be effective on the date that  
3 is 5 years after the date of enactment of this Act.

4                   **TITLE II—SENIOR FRAUD**  
5                   **ADVISORY OFFICE**

6                   **SEC. 201. SHORT TITLE.**

7                  This title may be cited as the “Seniors Fraud Preven-  
8 tion Act of 2021”.

9                   **SEC. 202. OFFICE FOR THE PREVENTION OF FRAUD TAR-**

10                   **GETING SENIORS.**

11                  (a) ESTABLISHMENT OF ADVISORY OFFICE.—The  
12 Federal Trade Commission shall establish an office within  
13 the Bureau of Consumer Protection for the purpose of ad-  
14 vising the Commission on the prevention of fraud tar-  
15 geting seniors and to assist the Commission with the fol-  
16 lowing:

17                   (1) OVERSIGHT.—The advisory office shall  
18 monitor the market for mail, television, internet,  
19 telemarketing, and recorded message telephone call  
20 (hereinafter referred to as “robocall”) fraud tar-  
21 geting seniors and shall coordinate with other rel-  
22 evant agencies regarding the requirements of this  
23 section.

24                   (2) CONSUMER EDUCATION.—The Commission  
25 through the advisory office shall, in consultation

1       with the Attorney General, the Secretary of Health  
2       and Human Services, the Postmaster General, the  
3       Chief Postal Inspector for the United States Postal  
4       Inspection Service, and other relevant agencies—

5                 (A) disseminate to seniors and families and  
6       caregivers of seniors general information on  
7       mail, television, internet, telemarketing, and  
8       robocall fraud targeting seniors, including de-  
9       scriptions of the most common fraud schemes;

10               (B) disseminate to seniors and families  
11       and caregivers of seniors information on report-  
12       ing complaints of fraud targeting seniors either  
13       to the national toll-free telephone number estab-  
14       lished by the Commission for reporting such  
15       complaints, or to the Consumer Sentinel Net-  
16       work, operated by the Commission, where such  
17       complaints will become immediately available to  
18       appropriate law enforcement agencies, including  
19       the Federal Bureau of Investigation and the at-  
20       torneys general of the States;

21               (C) in response to a specific request about  
22       a particular entity or individual, provide pub-  
23       lically available information of enforcement ac-  
24       tion taken by the Commission for mail, tele-

1           vision, internet, telemarketing, and robocall  
2           fraud against such entity; and

3           (D) maintain a website to serve as a re-  
4           source for information for seniors and families  
5           and caregivers of seniors regarding mail, tele-  
6           vision, internet, telemarketing, robocall, and  
7           other identified fraud targeting seniors.

8           (3) COMPLAINTS.—The Commission through  
9           the advisory office shall, in consultation with the At-  
10          torney General, establish procedures to—

11           (A) log and acknowledge the receipt of  
12           complaints by individuals who believe they have  
13           been a victim of mail, television, internet, tele-  
14           marketing, and robocall fraud in the Consumer  
15           Sentinel Network, and shall make those com-  
16           plaints immediately available to Federal, State,  
17           and local law enforcement authorities; and

18           (B) provide to individuals described in sub-  
19           paragraph (A), and to any other persons, spe-  
20           cific and general information on mail, television,  
21           internet, telemarketing, and robocall fraud, in-  
22           cluding descriptions of the most common  
23           schemes using such methods of communication.

24           (b) COMMENCEMENT.—The Commission shall com-  
25          mence carrying out the requirements of this section not

1 later than one year after the date of the enactment of this  
2 Act.

3 **TITLE III—BUDGETARY EFFECTS**

4 **SEC. 301. BUDGETARY EFFECTS.**

5 The budgetary effects of this Act, for the purpose of  
6 complying with the Statutory Pay-As-You-Go Act of 2010,  
7 shall be determined by reference to the latest statement  
8 titled “Budgetary Effects of PAYGO Legislation” for this  
9 Act, submitted for printing in the Congressional Record  
10 by the Chairman of the House Budget Committee, pro-  
11 vided that such statement has been submitted prior to the  
12 vote on passage.

Passed the House of Representatives April 15, 2021.

Attest:                   CHERYL L. JOHNSON,  
*Clerk.*